

Certificate Number: 03088-PAM-DE-040010974

Bankruptcy Case Number: 20-02484



03088-PAM-DE-040010974

## **CERTIFICATE OF DEBTOR EDUCATION**

I CERTIFY that on August 23, 2025, at 6:34 o'clock AM CDT, Margaret Barnett completed a course on personal financial management given by internet by Debt Education and Certification Foundation, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Middle District of Pennsylvania.

Date: August 23, 2025 By: /s/Doug Tonne

Name: Doug Tonne

Title: Counselor